

ASSESSING THE EFFECTS OF WOMEN'S  
PARTICIPATION IN INCOME GENERATING  
PROGRAMMES AT INTERNATIONAL TRUST FOR THE  
EDUCATION OF ZAMBIAN ORPHANS AND WOMEN IN  
KAMANGA TOWNSHIP, LUSAKA DISTRICT.

BY

CHILUBA TEMBA

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**THE UNIVERSITY OF ZAMBIA  
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**ASSESSING THE EFFECTS OF WOMEN'S PARTICIPATION IN  
INCOME GENERATING PROGRAMMES AT INTERNATIONAL TRUST  
ORPHANS AND WIDOWS IN KAMANGA TOWNSHIP, LUSAKA  
DISTRICT**

**BY**

**CHILUBA TEMBA**

**COMPUTER #: 27081010**

**SUPERVISOR: P. S. NGOMA**

**A research dissertation submitted to the University of Zambia in partial  
fulfillment of few requirements for the award of the Bachelor of Adult  
Education Degree**

## **DECLARATION**

I, Chiluba Temba, declare that this dissertation represents my own work. It has not been previously submitted to the University of Zambia or any other institution. All references have been adequately acknowledged.

**Signature:** .....

**Date:** .....

## **DEDICATION**

I dedicate this work to my late mum and dad Elizabeth and Emmanuel Temba, my sisters Lorraine, Shaun, Marie and my brother Ivan Temba who have tirelessly inspired and supported me materially and psychologically throughout my studies at the University of Zambia.

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## **APPROVAL**

This research of Chiluba Temba is approved as fulfilling part of the requirement for the award of the Degree of Adult Education by the University of Zambia.

**Supervisor's Signature:** .....

**Date:** .....

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## **ABSTRACT**

Income generating program are programmes which provide loans and assist people to develop small business and crafts. They allow people to become self-sufficient and cover a wide range of activities such as traditional bee keeping, poultry baskets weaving and knitting. Their main aim is to promote profitable management of economic resources such as optimal productive use of idle land, existing facilities and other technical equipment.

This study was conducted to assess the effects of women's participation in income Generating Programmes at International Trust for the Education of Zambian Orphans and Widows (ITEZOW). Thirty-three respondents were sampled using stratified random sampling method. All respondents were students who had graduated from ITEZOW and were currently running their own Businesses.

The study revealed that most of the women enrolled for the programmes because they were vulnerable hence wanted to acquire knowledge and skills necessary to improve their welfare. Some enrolled because they expected to be in formal employment upon completion while others enrolled because they were simply interested in the courses being offered. The study also revealed that the participation of women in income Generating activity had a positive effect on most women's lives. Most women were able to meet their financial, social – economic, as well as their children's academic needs.

The study recommended among other things the following: Non- Governmental Organization in general should ensure knowledge received in income generating programmes suit the needs of participants and that priority be given to the physically challenged individual

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 BACKGROUND**

For a long time, women have been sidelined in issues pertaining to development. They have been denied opportunities, their rights and potentials. However, it is evident that women bear the majority responsibility of the family. According to the 2000 census of population, literacy levels were higher among males than females of all ages. It was estimated that 76.6% of males were literate as compared to 58.3% of females (Central Statistic Office, 2000). UNESCO and Community Development (1997) revealed that illiteracy was more pronounced in rural areas than in urban areas. The report further associated illiteracy to poverty, hunger and diseases among other problems. Simuchimba and Luangala (2000) observed that the gender imbalances in education can be attributed to historical and cultural factors. This can be evidenced by the fact that formal education of the 19<sup>th</sup> century favored boys and men while women and girls were disadvantaged owing to the fact that they needed to take care of the home. In the past, it was normal in most African countries, Zambia inclusive, to educate women for marriage. Russell and Fitzibbons (1982) stated that women's roles were defined from as early as little girls. Typically, girls orient their development towards charm and the seduction of a husband to fulfill the dream of getting married some day. Many women think of a time they will find the best husband to replace the MISS for MRS.

Contrary to the common belief, education of girls and women is an important investment. Not only does education have a significant multiplier effect, given the responsibility of women for socializing the next generation, it also enhances the potential of women for contributing to the social, economic and political aspects of national development (Government Republic of Zambia 1999). An educated person cannot be exploited. The life of an educated person is, therefore, more purposeful, active and effectively useful. However, education is not the end in itself. It is only one important means to an end.

The past three decades have however witnessed a steadily increasing awareness of the need to empower women through measures to increase social economic and political equity and broader access to fundamental human rights, improvement in nutrition, basic health and education (International Labor Organization 2003). It is for this reason that the Zambian government as well as many non-governmental agencies has increased their emphasis on the provision of income generating programs.

One such organization which is working with the government in an attempt to empower women is International Trust for the Education of Zambian Orphans and Women (ITEZOW). ITEZOW's main objective is to ensure that people are given adequate knowledge and skills to run their own businesses. Some of the empowerment programmes run by ITEZOW are as follows;

### **Skills training**

The youth and women empowerment project YEP/WEP is an intervention which seeks to empower both the youth and women with machine knitting skills. It is envisaged that at the end of the training period, the graduating trainees will increase their personal income and help them sustain themselves (Manda, 2001).

### **Entrepreneurship**

The teaching of entrepreneurship skills is an on-going activity, which has been intensified. Lessons are offered on weekly basis where they bring learners with existing students to attend the full six months training session. During this training, the learners are taught a variety of economic business and marketing skills to help them manage and increase the success-rate of their businesses (Manda, 2001).

As part of the entrepreneurship development, women are given loans in form of sawing machines and yarns after one year training, the value of which is paid back to ITEZOW.

## **Nutrition household food gardening**

A recent development has been the implementation of the ITEZOW gardening program. ITEZOW women plant gardens near their homes with the aim to improve dietary condition and to lessen the financial burden of buying vegetable. Although these were the initial goals of the programme, since its inception, there have been marked signs of improvement in both the spiritual and energy levels of the participants (Manda, 2001).

## **HIV/AIDS awareness**

The HIV/AIDS educational sessions are a key component of ITEZOW's training. The health status of women continues to deteriorate therefore ITEZOW has taken lead to educate them on the dangers of this deadly disease so that they are able to sustain themselves (Manda, 2001).

## **1.2 STATEMENT OF THE PROBLEM**

Most women are economically backwards and socially disadvantaged. Most women in Kamanga compound were in a worse off condition as they were poor and illiterate. Despite the introduction programmes aimed at empowering women with knowledge and entrepreneurship skills, women in Kamanga continued to face an escalation in the levels of poverty. Many of them continued to run their small businesses which remained stagnant and were mostly run on losses. They did not avail enough power within households to use their loans as well as control on their income. Instead, credit received by most of these women was given to their husbands or the male relatives of the family. Therefore, most often women depended on their husbands or male members for payment of funds which leads to new forms of dependency and tension for women. This had called for concern and has led to questioning as to whether the participation of women at ITEZOW had had a positive or negative effect on their livelihood. It was for this reason that the researcher was prompted to take the study.

## **1.3 PURPOSE OF STUDY**

The purpose of the study was to assess how the participation of women in income generating programmes had an effect on their livelihood in terms of relevance to their needs and its contribution towards business management. Furthermore, the program assessed how the women were selected for the programmes.

## **1.4 OBJECTIVES**

- To assess the criterion followed when selecting participants for income generating programmes
- To assess the effect income generating programs have on the beneficiaries
- To determine whether the programmes offered are relevant to the needs of the participants.
- To find out how skills acquired have contributed towards business management of participants businesses.

## **1.5 RESEARCH QUESTIONS**

1. What is the criterion followed when selecting participants for the income generating programmes?
2. What effect have income generating programs had on the socio-economic lives of the beneficiaries?
3. How relevant are the programmes offered to the needs of the participants?
4. How have income generating programs contributed towards the management of participants businesses?

## **1.6 RELEVANCE OF THE STUDY**

It was hoped that the findings of the study would stimulate the policy makers, the government, non-governmental organizations and International Organizations to understand the situation of income generating programmes and their contributions to economic self-sufficiency of women.

Furthermore, it is hoped that the study will provide ideas that will facilitate and enhance the continuous upgrading of relevant knowledge and skills in the currently provided income generating programmes.

## **1.7 LIMITATIONS OF THE STUDY**

Out of 400 beneficiaries, only 33 women instead of the initially planned 56 women were interviewed as the sample respondents.

This study was limited to women at ITEZOW due to limited financial resources and time.

## **1.8 OPERATIONAL DEFINITION OF TERMS**

**Empowerment:** The process of developing one's capabilities with the view to participate actively in shaping one's own life and that of one's community in economic, social and political terms. (www.Collinslanguage.com)

**Income:** the money a person earns (www.Collinslanguage.com)

**Programmes:** a planned series of events which are interdependent and whose aim is multifaceted (www.Collinslanguage.com)

**Income Generating Programmes:** Programmes which provide loans and assist the people to develop small businesses and crafts which allow them to become self sufficient

**Poverty:** A state of lack of basic human needs, such as nutrition, clean water and shelter. (en.wikipedia.org).

**Participation:** an act of taking part or sharing (www.thefreedictionary.com)

## CHAPTER TWO

### LITERATURE REVIEW

This chapter represents the related literature reviewed for this report. It is based on literature studies conducted in various countries. The review discusses the impact of women's participation in income generating programmes.

Income Generating Programmes are programmes which promote profitable management of economic resources such as optimal productive use of idle lands, existing facilities and other technical equipment. They are programmes which provide loans and assist the people to develop small business and crafts which allow them to become self-sufficient (www.upv.edu.ph). Income generating opportunities however cover a wide range of activities such as traditional bee-keeping, poultry-rearing, basket weaving, theatre and internet cafés (D:\Data\Y2Y Income Generating Activities.mht)

Most governments in the world have realized the important contributions women make in the development of the country. Arising from this, a number of interventions aimed at uplifting the status of women have been put in place. One such intervention is the provision of empowerment programmes designed specifically for women. A number of organizations are complementing government efforts by providing women with economic generating skills which enable them engage in various income generating activities.

The United Nations is one such organization. According to United Nations (1995), women's empowerment is a necessary pre-requisite for sustainable development. It acknowledged that the empowerment of women makes a much greater contribution preparing for the coping disaster and concretely the ability to feed, clothe and educate their children. For instance, training young women in carpet making has proved to be a highly successful part of an ambitious, comprehensive scheme in the Syrian Arab Republic for community development participation

The International Labor Organization (1971) contents that training enables individuals earn a living through productive activities. In connection, Robinson (1974) also acknowledges that skills training help in establishing self-management and long term generation activities. However, Robinson further alluded that skills applied in real productive working situations bring

about development. A good example can be drawn from Bangladesh which is no longer known as the poorest country but one of the richest countries in Asia due to its introduction in various skills training programmes.

Some other countries which have recognized the importance of women's empowerment have been Senegal and Iraq. In Iraq, rural development centers provide agricultural extension for women with special reference to kitchen gardens and raising of live stock. In Senegal, the United Nations Development Programme and the World Food Programme have been helping rural people with training in order to grow better corn or rice and rearing poultry (World Food Programme, 1976).

In India, skills training have greatly improved the economy. Today, India is among the richest countries in the world because most of their people are skilled and productive in skills such as brick work, carpentry, leather work, tailoring and some aspects of agriculture and fisheries. These skills were being provided by Development Areas Training Centers (DATCs) located in each province now called Provincial Community Development Training Centers (PCDTC).

## **WOMEN EMPOWERMENT IN ZAMBIA**

Since Zambian women represent 70-80 per cent of the labor force, The Government and Non-Governmental Organization have seen the importance of investment in women skills training. They have invested a lot of finances in women's organization for skills training of women and for enhancement of their capacity to play an effective role in development. This is because they have recognized that when women are denied the opportunity to better themselves and their societies, sustainable development stand in jeopardy. It is for this reason that the government has created the gender division to concert efforts towards the socio-economic empowerment of women throughout the country ([www.specialenvoyforaidsinafrica.org](http://www.specialenvoyforaidsinafrica.org)).

Nevertheless, reports on the impact of these efforts tell different stories; Studies of women's entrepreneurship in Zambia conducted in the early 1970s indicate that trading was the chief business in which women were engaged and show that women have been in this business since independence. Zambia Association for Research and Development (ZARD 1998) reports that as a result of declining formal sector employment opportunities, Zambia has experienced unprecedented growth in the informal sector characterized by small-scale enterprises utilizing

labor intensive and adoption technology. They further argue that women in informal sector tend to be concentrated in food, textiles, beer and street vending activities which require small capital and yield low income.

Therefore, the 88<sup>th</sup> Session of International Labor Conference of June 2000 adopted several conclusions on human resource development. It understood two points relevant for the informal economy that education and training is a major instrument to improving social-economic conditions and prevents social exclusion and that training in the informal sector should aim at improving not only enterprises performance but also transformation of survival activities into decent work.

However, Chivumbo (1982) acknowledges that women have played a very significant role in providing the bulk of labor required for agricultural production and perform almost all activities in the food processing, rearing of poultry and small livestock. Furthermore, he reviewed that these did not benefit women as they were not income earning but rather activities aimed at turning women into good housewives, able to cook, look after the house and make or mend clothes for the family.

Another work of interest to our study is Bunjun and Wainaina's (1989) work. They point out that women in developing countries are faced with the need for income to satisfy daily needs of the family. This need has been rendered more difficult by the conventional development strategies from traditional income generating activities. Furthermore, they point out that programmes aimed at increasing women's income through the development of crafts such as sawing, basket making and embroidery did not give expected results as these are not traditional in many societies.

Safillios-Rothchild (1985) alludes to the fact that the knowledge people receive in programmes cannot be said to be conducive to their empowerment and emancipation as it does not suit with the need of the participants. In connection, Adult Education and Development (1987) bulletin clearly points out that "as good as the programmes may be, they fail to 'catch on' and achieve results because they are not appropriate for the people they are meant for." From the two views, we see that the importance of people's participation in choosing what to learn as this plays a

delicate role in the rates of success. It is therefore significant that learners choose what should be learnt for purposes of stimulating interest in the subject matter.

Nevertheless, Hansen (1989) acknowledges that only in few cases have women received knowledge in organization and leadership skills that would allow them to take more active roles in decision making and business management.

From the above mentioned, it can be noted the Government of Zambia as well as Non-Governmental Agencies are doing what they can to ensure that women are given an opportunity to acquire knowledge and skills through income generating programmes yet the challenges faced have been endless. However, illiteracy has been a major hindrance in the participation of women in income-generating programmes. The disadvantages of illiteracy, according to Safillios-Rothchild (1985), lie in the fact that illiterate individuals are not able to contribute positively to modernization process because they are slow to internalize new values, new knowledge and skill. Furthermore, illiteracy prevents women from taking advantage of opportunities available to them in raising their family income. Their progress in the development process is also limited because they cannot effectively make use of what is learnt in seminars.

## **IMPORTANCE OF WOMEN`S EMPOWERMENT**

United Nation Work (1995) acknowledges that women`s empowerment and greater equality between women and men are a necessary pre-requisite for sustainable development. In connection, ([www.unfpa.org](http://www.unfpa.org)) points out that the empowerment of women is vital for sustainable development. This means that when women are empowered, the whole family benefits and these benefits often have ripple effects to the future generations. The two papers clearly points out that women`s empowerment leads to sustainable development.

According to Nanyunga (2010), Economic empowerment is the only way to help women`s social status to change. He goes on to say that economic empowerment is an important component of human survival, individual development and the potential change for the better in terms of social status.

On the other hand, it has been noted that income generally programs allow the poor to be more self-reliant and substantially encourage women to engage in economically productive activities.

It brings significant empowerment in household, family planning, children survival, health, nutrition and child education especially girls. In connection, Goodale (1989) acknowledges that income generating programmes are important in improving women's participation in household decision making, health and nutrition. Nutritional status is improved through the improvement of activities which increase household food availability and food production. This means that if women participate in income generating activities, they gain knowledge on which activities can be taken to best provide nutrition for the family through the improvement of food productions ([www.rn.ac.bd](http://www.rn.ac.bd)).

Furthermore, income generating activities aid programs in other sectors such as health, education and infrastructure and food security play a major role in meeting the challenge of development in communities. The paper however did not go in details to explain exactly how the above mentioned play a major role in meeting the challenges of development in communities ([www.usaid.gov](http://www.usaid.gov)).

Bunjun and Wainaina (1989) point out that, if income generation activities would be properly planned, there would be a difference in growth, expansion, diversification and the ability to balance and sustain family and business needs. They further says that among other factors would be business management skills, creativity, public relations, family support, availability of capital bridging finances and credit opportunities for enterprises development, basic services, availability of goods and commodities and understanding of community needs. The importance of running a successful income generating programme to begin with should be based on learner needs and not what is offered by the agency.

Goodale (1989) argues that training women in the traditional female skills such as tailoring, embroidery, knitting and food production may offer little opportunity for raising income levels or further development for markets are often saturated or nonexistent. Furthermore, he alluded to the fact that raw materials may not be available and capital investments may be inadequate. From the above mentioned, it can be noted that the negative impact of income generation programmes may not be necessarily be linked to the programme itself but rather issues such as the saturated market or unavailability of raw materials. Therefore, women need to be assisted into employment and the type of support services which might be offered long side training should

include banking of credit facilities, business advice through production and marketing cooperatives (McGrath and Kings, 1995).

However, Bunnett and Hawarth (1995) observe that the pattern of training offered must take into account women's practical needs. They further suggest that the training should be flexible to fit in with women's domestic and childcare duties. This requires that training should be short and recurrent for most women have little time to sit in classroom.

In her report, Halula (2009) suggests that the programmes should be realistic based on the training for self-reliance. Furthermore, she points out that the programmes should explicit some characteristics indispensable to development and hence, attention should be directed to the curriculum and that the skills training curriculum should be upgraded. The paper did not however clarify on how the curriculum should be upgrade to help women obtain more usable skills to meet their needs.

### **LIMITATIONS OF INCOME GENERATING PROGRAMMES**

Income Generating Programmes have long been criticized by different researchers and authors for absence of women empowerment and capacity building oriented approaches. It is said that women borrowers invest their credits to low risk traditional low productivity activities which yield very little income to meet their needs. Furthermore, it suggests that none of the credit institution and Income Generating Programmes offer facilities to enhance women access which is one of the critical aspects of women empowerment ([www.ru.ac.bd](http://www.ru.ac.bd)).

In connection, it has been noted that the methodologies used in the pre-existing literature to study the impact of income generating credit programmes on household outcomes were inappropriate since most of the studies take the household as a unit of analysis. It also points out that little is known about the impact of credit on women in terms of its effect on intra-household allocation patterns, resource allocation, productivities by gender and empowerment. This means that most studies fail to prove whether the impact is due to the program itself or some other factors ([www.ru.ac.bd](http://www.ru.ac.bd)).

Furthermore, it is claimed that income generating programs fail to reach to the poorest women. They tend to select women whose initial assets and endowments are in form of productive resources and educational attainment.

### **THEORETICAL FRAMEWORK**

Training women in traditional female skills such as tailoring, embroidery, knitting and food production gives opportunity to raise income thereby breaking the cycle of poverty. If women make more money, they would be able to take care of day to day necessities hence the need for income generating programmes.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 RESEARCH DESIGN**

Research design is a set of advanced decisions that make up the master plan specifying the methods and procedures for collecting and analyzing the needed information ([www2.cob.ilstu.edu/longfd/research](http://www2.cob.ilstu.edu/longfd/research)).

To enable the researcher to get data that was to help solve the problem, descriptive research was used. Descriptive research gives a description of an existing condition. It aims at describing systematically the facts and characteristics of a given area of interest, factually and accurately. It helps to understand the nature of the phenomenon (what) but not why and how ([www.wikipedia.org](http://www.wikipedia.org)).

Since the researcher was looking at “assessing” the effects of women’s participation in Income Generating Programmes, it became imperative that descriptive research be used to collect detailed factual information that describes the factors and problems and justify conditions and practices.

#### **3.2 POPULATION**

A total of 400 women had graduated from ITEZOW between the years 2001-2009. The researcher specifically focused on those women had been trained in income generating programmes such as knitting and entrepreneurship skills.

#### **3.3 SAMPLE SIZE**

Out of 400 beneficiaries, only 33 women instead of the initially planned 56 women were interviewed as the sample respondents. Respondents were selected randomly from the list of names collected from the ITEZOW office. A stratified random sampling method was used to select respondents from each activity type proportionally.

### **3.4 DATA COLLECTION**

Questionnaires were used to collect data from respondents. The questionnaires had close ended and open-ended questions to enable respondents further express their feelings.

### **3.5 DATA ANALYSIS TECHNIQUES**

The data was analyzed quantitatively and qualitatively. Quantitatively data was analyzed by the use of tables. Qualitatively, a detailed explanation and description has been given to interpret the information in the tables.

## CHAPTER FOUR

### FINDINGS OF THE STUDY

This chapter presents the research findings study carried out at International Trust for the Education of Zambia Orphans and women in Kamanga Township, Lusaka on the effect of women's participation in income generating programmes. The general objective of this study was to assess the effects of women's participation in income generating programmes. In addition, the study investigated whether the programmes were relevant to the needs of the participants and whether the skills acquired had contributed towards business management.

#### 4.1 FINDINGS OF THE STUDY

The following are the findings of the study. The presentation brings the findings from questionnaire administered to 33 graduate participants.

##### 4.1.1 Age distribution of graduate participants

The respondents were requested to indicate their ages. Table 1 shows their responses.

Table 1. Age distribution of graduate participants

Age	Frequency	Percentage (%)
21 – 25	3	9
26 – 30	12	36
31 – Above	18	55
<b>Total</b>	<b>33</b>	<b>100</b>

Three (9%) respondents were between the ages of 21-25, twelve (36%) were between the ages of 26-30 and eighteen (55%) respondents were above the age of 31. The above findings clearly showed that the most represented group was among women above the age of 31.

#### 4.1.2 Marital status

The study investigated the marital status of the respondents. Table 4.2 shows the results.

Table 2. Marital status of the respondents

<b>Marital status</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Single	4	12
Married	5	15
Divorced	6	18
Widowed	18	55
<b>Total</b>	<b>33</b>	<b>100</b>

Four (12%) were single, five (15%) were married, six (18%) were divorced and eighteen (55%) were widowed. From the findings above, the highest percentage was recorded among the widows.

#### 4.1.3 Academic qualifications

Women were asked to indicate the levels of education attained. Table 3 shows their responses.

Table 3. Academic qualifications of the respondents

<b>Qualification</b>	<b>Frequency</b>	<b>Percentage (%)</b>
None	2	6
Grade 1 – 7	10	30
Grade 8 – 9	13	39
Grade 10 – 12	8	24
<b>Total</b>	<b>33</b>	<b>100</b>

Two (6%) respondents had never been to school, Ten (30%) had 1-7 years of formal education, thirteen (39%) had 8-9 years and eight (24%) had 10-12 years of formal education. From the above, it has been observed that most of the participants had some education qualification.

#### 4.1.4 Occupation of women

The study investigated the occupation of the women. The purpose was to investigate whether the number of self employed women had increased. Table 4 below shows their responses.

Table 4. Occupation of women

<b>Occupation</b>	<b>Frequency</b>	<b>Percentage (%)</b>
House wife	3	9
Formal employment	6	18
Self employed	24	73
<b>Total</b>	<b>33</b>	<b>100</b>

Twenty-four (73%) of the women were self-employed, six (18%) were in formal employment and three (9%) were not in any form of employment but were just managing their homes.

#### 4.1. 5 Number of dependents living in respondents' households

The participants were requested to indicate the number of people living in their homes. This was for the purpose of finding out how much responsibility the women had and how best ITEZOW can contribute towards the empowerment of the members of their families.

Table 5. Number of dependants in respondents households

<b>Number</b>	<b>Frequency</b>	<b>Percentage (%)</b>
1 – 4	10	30
4 – 8	10	30
8 – 12	8	24
Above 12	5	15
<b>Total</b>	<b>33</b>	<b>100</b>

Ten (30%) respondents said that they had 1-4 people living in their homes, Ten (30%) said that 4-8 people were living in their house, Eight (24%) had 8-12 house members while five (15%) had above 12.

#### 4.1.6 Respondents knowledge of the programmes offered by ITEZOW

The study investigated how respondents knew about the courses offered. Table 6 gives information of the responses.

Table 6. Respondents' knowledge of the programmes

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Through a friend	15	46
Through a relative	12	36
Advertisement from ITEZOW member	4	12
Others	2	6
<b>Total</b>	<b>33</b>	<b>100</b>

Fifteen (46%) of the women knew about the programmes through friends, Twelve (36%) knew the programmes through relatives, four (12%) said that they knew the programmes through advertisement from ITEZOW members and two (6%) said they they knew about the programmes through other means.

#### 4.1.7 Programmes being offered by ITEZOW

The study investigated the programmes being offered by ITEZOW in order to establish the proportion of women enrolled in the programmes. Table 7 shows the responses.

Table 7. Programmes offered by ITEZOW

<b>Courses</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Knitting	30	91
Food and nutrition	3	9
<b>Total</b>	<b>33</b>	<b>100</b>

Thirty (91%) of the respondents enrolled in knitting and three (9%) enrolled in food and nutrition. The responses show that most of the respondents had enrolled in knitting.

#### 4.1.8 Influence of participants to join the programmes

The study investigated what influenced the respondents to participate in the programmes offered by ITEZOW. Table 8 shows their responses.

Table 8. Influence of participants to join the programmes

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Interest	18	55
Seeking employment	12	36
Acquisition of business management skills	3	9
<b>Total</b>	<b>33</b>	<b>100</b>

Eighteen (55%) of the women enrolled for the programmes because they were interested in the programmes offered, three (9%) enrolled because they needed business management skills to effectively run their small business and twelve (36%) of the women enrolled because they expected to find formal employment upon completion of the programme.

#### 4.1.9 Criteria for selection

The study was assessed the criteria for selection. The results are shown in Table 9 below.

Table 9. Criteria for selection

<b>Criteria</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Registered	28	85
Appointed by ITEZOW Staff member	5	15
<b>Total</b>	<b>33</b>	<b>100</b>

Twenty-eight (85%) of the respondents had registered for the programmes and five (15%) were appointed by ITEZOW staff members. The findings show that none of the respondents were selected on the basis of running a business or having an educational qualification.

#### 4.1.10 Respondents running businesses

The study wanted to find out the number of respondents who were running business at the time of the research. The results are shown in the table below.

Table 10. Respondents running businesses

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Yes	26	79
No	7	21
<b>Total</b>	<b>33</b>	<b>100</b>

Twenty-six (79%) of the respondents were running businesses and seven (21%) were not. From the findings, it is observed that most graduate participants were able to run their own businesses upon completion of the programme.

#### 4.1.11 Respondent's views on business growth

The study wanted to find out the views of respondents on the relevance of the programme in relation to the business growth. Table 11 shows the responses.

Table 11. Respondent's views on business growth

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Yes	26	79
No	7	21
<b>Total</b>	<b>33</b>	<b>100</b>

Twenty-six (79%) of the graduates said that their business had grown as a result of participating in Income Generating Programmes offered by ITEZOW and seven (21%) did not notice any change. The findings show that there were more respondents whose businesses grew as a result of participating in income generating programmes.

#### 4.1.12 Needs met as a result of business growth of respondents

The respondents were asked to indicate whether the programmes offered at ITEZOW were relevant to their needs. Table 12 shows their responses.

Table 12. Needs met as a result of business growth of respondents

<b>Responses</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Yes	27	81
No	6	19
<b>Total</b>	<b>33</b>	<b>100</b>

Twenty-seven (81%) women admitted that their needs had been met as a result of their business growth and six (19%) denied that their needs were met.

#### 4.1.13 Income earned per day by women running businesses

Women were asked to indicate the amount of money earned per day in order to find out if financial needs were met. Table 13 shows their responses.

Table 13. Income earned by women per day

<b>Kwacha (000)</b>	<b>Frequency</b>	<b>Percentage (%)</b>
0-100 thousand kwacha	2	6
100-200 thousand kwacha	15	46
200-300 thousand kwacha	12	36
300 and above	4	12
<b>Total</b>	<b>33</b>	<b>100</b>

Two (6%) women stated that they earned between 0-100 thousand kwacha per day, fifteen (46%) said they earned between 100-200 thousand kwacha, twelve (36%) said they had between 200-300 thousand kwacha and four (12%) said they earned above 300 thousand kwacha per day.

#### 4.1.14 women running businesses before enrolling in the programme

The women at ITEZOW were asked to indicate whether they were previously running any business before they enrolled in the programme. Table 14 shows their responses.

Table 14. Respondents running business before enrolling at ITEZOW

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Yes	10	30
No	23	70
<b>Total</b>	<b>33</b>	<b>100</b>

Ten (30%) women said that they were previously running a business before enrolling in the Programme while twenty- three (70%) were not. From the findings, it was observed that the number of women previously running business was less than those who were running businesses after the programme. This shows that the programme had a positive effect in terms of helping participants establish new businesses.

## **CHAPTER FIVE**

### **DISCUSSION OF FINDINGS**

This chapter represents the discussion of the research findings based on the data collected and interpreted with the help of the objectives of the study in relation to the literature review and the tables in the findings. It seeks to answer the research question on criterion for section, the effect of income generation programmes on the beneficiaries (women), the relevance of the programmes to the needs of the participants and the contribution of skills acquired to grandaunt businesses.

#### **5.1 RELEVANCE OF THE PROGRAMMES OFFERED**

The first objective of the study was to determine whether the programmes offered were relevant to the needs of the graduate participants. The findings revealed that most women were able to meet their food and nutrition. This is in line with what Goodale (1989) who stipulates that income generating programmes are important in improving women's participation in household decision making, health and nutrition. He goes on to say that the nutritional status is improved through the improvement of activities which increase household food availability and food production.

The findings also revealed that most women were able to meet their financial, electric, water and health needs. Some women acknowledged that their children's school fees were paid as a result of increase in business earnings. This is in contrast with what Bunjun and Wainaina(1989) say. They say that programmes aimed at increasing women's income through the development of crafts such as sawing, basket making and embroidery do not give expected results as these are not traditional in many societies. The results clearly showed that empowerment of women in knitting skills brought about development as most of their needs were met.

The United Nations (1995) stipulates that the empowerment of women is a necessary pre-requisite for sustainable development. It goes on to say that empowering women makes a much greater contribution toward preparing for coping disaster and concretely the ability to feed, clothe and educate their children. It gave an example of how training young women in carpet making and how it had proved to be a highly successful part of an ambition, comprehensive

scheme in the Syrian Arab Republic for community development and participation. In short, the empowerment of women brings about socio-economic development hence denying women the opportunity to better themselves and their societies would jeopardize sustainable development.

The 88<sup>th</sup> Session of International Labor Conference of June 2000 also points out that education and training is a major instrument to improving socio-economic conditions and prevents social exclusion and that training in the informal sector should aim at improving not only enterprises performance but also transformation of survival activities into decent work.

Economic empowerment of women also helps raise their social status. Nanyunga (2010) points out that, “economic empowerment is the only way to help women’s social status to change. It is an important component of human survival, individual development and the potential change for the better in terms of social status.”The findings revealed that the status of graduate women was raised. This was clearly indicated in the number of women whose status changed from being house wives to being self-employed.

## **5.2 CRITERION FOR SELECTION OF PARTICIPANTS**

The second objective of the research was to assess the criterion for selection of the participants. Results revealed that most students had some form of education qualification. It was also observed that most participants were vulnerable at the time of enrollment. This raised a question as to whether the selection was only based on vulnerability or education qualification. The study revealed that selection was based on vulnerability although most participants had some level of education. According to the findings, only two (6 %) of women did not have any education while a total of thirty-one (94%) had some level of education. To a great extent, this was to avoid what Saffilies – Rothchild (1985) points out when he says that the disadvantages of illiteracy lie in the fact that illiterate individuals are not able to contribute positively to modernization process because they are slow to internalize new values, knowledge and skills. He goes on to say that illiteracy prevents women from taking advantage of opportunities available to them in raising their family income. The end result is limited progress in development as these women cannot effectively make use of what is learnt.

### **5.3 EFFECTS OF SKILLS ACQUIRED ON WOMEN'S BUSINESSES**

The third objective was to assess the effect of income generating programmes on the beneficiaries. The findings revealed that the highest percentage under women's occupation was among those who were self-employment. This is because the skills and knowledge acquired empower women for self-reliance. In line with this, Robisons (1974) states that skills training help in establishing self-management and long term generation activities. He goes on to say that skills applied in real productive working situations bring about development. Development in this sense means a process of bringing to a more advanced state.

It was also revealed that the number of women running businesses after the programmes escalated. This is because most women were prompted to start new business knowing that the given knowledge broadened their business understanding. To ensure success in the programmes, Halula (2009) suggests that programmes should therefore be realistically based on the training for self-reliance and should explicit some characteristics indispensable to development hence attention should be directed to the curriculum and upgrading of skills training.

### **5.4 RESPONSES FROM PARTICIPANTS ON HOW SKILLS ACQUIRED CONTRIBUTED TOWARDS BUSINESS MANAGEMENT**

The findings showed that ten (30%) women were previously running businesses before enrolling while twenty-three (70 %) said they did not run any business whatsoever. These results changed after the programme. Twenty-six (79%) said they were running businesses while seven (21%) said they were not. From the above findings, we see that the number of women running business increased. However, they did not earn enough income to meet all their needs. This could be as a result of what Goodale (1989) points out when he explains that training women in the traditional female skills such as tailoring, embroidery, knitting and food production may offer little opportunity for raising income levels or further development for saturated or nonexistent markets.

It is also said that women borrowers invest their credits to low risk traditional low productivity activities which yield very little income to meet their needs (www.ru.ac.bd).

This calls for concern on the need to improve on earnings. Bunjun and Wainaina (1989) recommended that income generation programmes be properly planned to ensure growth, expansion, diversification and the ability to balance and sustain family and business needs. Furthermore, they recommend that factors that enhance business should be included. Example of such factors include management skills, creativity, public relations, family support, availability of capital bridging finances and credit opportunities for enterprises development, basic services, availability of goods and commodities and understanding of community needs.

## **5.5 SUMMARY**

In summary, it was observed that most women trained at ITEZOW were willing to enroll for the courses. 55 % said they enrolled because they were interested in learning new skills while 36 % enrolled because they expected to find employment after training. Results also showed that 9 % enrolled because they assumed that the knowledge and skills acquired would be useful to the management and expansion of their small businesses. Despite the answers given by all the women, it was acknowledged by most women that the acquired knowledge and skills improved their lives in one way or the other. To some, there was an increase in income earned while others managed to set up new businesses.

Selection was done based on vulnerability though most women had attained some level of education. The programme was relevant to the learner in that most of the women were able to meet their socio-economic needs after the programme. The findings also revealed that many women set up new businesses although very few earned adequate income to meet all their need.

## **CHAPTER SIX**

### **CONCLUSION AND RECOMMENDATIONS**

This chapter presents the conclusion and recommendations of the study examined the effects of women's participation in income generating programmes at International Trust for the Education of Zambia Orphans and Women (ITEZOW).

#### **6.1 CONCLUSION**

The revelation of this study shows that the participation of women in Income generating programmes had a positive effect on most graduate women welfare. Most women were able to set up new businesses and improve on existing ones.

The study also revealed that most women acknowledged that the knowledge acquired positively contributed to the management of their businesses though daily earnings indicated that there is need for improvement. A total of twenty-six (79%) acknowledged that their business grew as a result of participating in these programmes. Business growth meant an increase in income earned hence upgrading their living standards. It was also revealed that financial, socio-economic as well as their children's needs were met as a result of business growth.

The research showed that most of the learners enrolled because they were interested in learning new skills. It was also revealed that some women enrolled because they expected to be employed upon completion of the programmes. From the findings, it was noticed that most participants were enrolled in knitting.

All in all, the governments as well as non-governmental organizations should ensure that support is given to income generating programmes in terms of finances, equipment and human resource. Furthermore, a monitoring system of programmes should be enhanced.

#### **6.2 RECOMMENDATIONS**

- ITEZOW as well as other non-governmental organizations should continue their work of encouraging women in engaging in income generating activities in order to reduce poverty levels at household and national level.

- ITEZOW should expand its provision of entrepreneurship programmes to other members of the family (husbands, children and dependents). This will lighten burden on women in that other members of the family will contribute towards monthly earnings.
- ITEZOW programs should incorporate entrepreneurship in every program offered in order to teach learners a variety of economics, business and marketing skills necessary for business management and expansion.
- ITEZOW should give priority to the physically challenged people who have some potential of developing their own lives. For instance, those that cannot walk but can use their hands should be targeted.
- ITEZOW as well as other Non-Governmental Organizations should concentrate on empowering unemployed men. This can be done by training men in skills aimed at improving enterprises performance for decent work.
- Non-Governmental Organizations in general should ensure that the knowledge received in programme suits the needs of the participants.
- Non-Governmental Organizations should ensure that women receive knowledge in organization and leadership skills which can enhance their active participation in decision making at community level.
- Non-Governmental Organizations should ensure that income generating programmes include courses in public relations, financial management and enterprise development.

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## **APPENDIX A**

### **THE UNIVERSITY OF ZAMBIA**

#### **SCHOOL OF EDUCATION**

#### **DEPARTMENT OF ADULT EDUCATION AND EXTENTION STUDIES**

### **QUESTIONNAIRE**

Questionnaire for assess the effects of women participation in income generating programmes at international Trust for the Education of Zambia Orphans and Widows in Kamanga compound.

**Dear Respondents,**

I am a fourth year students at the University of Zambia, currently studying in Bachelor of Adult Education programme. I am carrying out a research assessing the effect of women's participation in income generating programmes. Your participation is greatly appreciated.

#### **Instructions**

- I.** Do not write your write your name in this questionnaire.
- II.** You are required to answer all the questions and kindly be assured that this work is purely for academic purposes. The information given will be treated with high confidentiality.
- III.** Put a tie against the answer of your choice in the box provided and briefly explain where you are requested to do so in the spaces provided.

**PART 1: PERSONAL DETAILS**

1. Age

- a) 17-20
- b) 21-25
- c) 26-30
- d) 31-Above

2. Marital status

- a) Single
- b) Married
- c) Divorced
- d) Widowed

3. What is your Academic qualification?

- \ a) None
- b) Grade 1-7
- c) Grade 8-9
- d) Grade 10-12
- e) Others specify .....

4. What is your occupation?

a) House wife

b) Formal Employment

c) Self Employed

d) Others specify .....

5. How many people live in your house?

a) 1-4

b) 4-8

c) 8-12

d) Above 12

**PART 2: ACADEMIC INFORMATION AND CRITERIA FOR SELECTION**

6. How did you know about the course you are doing?

a) Through a friend

b) Through a Relatives

c) Advertisement from

ITEZOW members

d) Others .....

7. What influenced you to join the programme?

a) I was interested in the courses being offered

b) I wanted to be employed after acquiring the knowledge and skills

c) I wanted to manage my business better after acquiring the skills

d) others.....

8. Which course are you doing?

a) Knitting

b) Agriculture and production

c) Entrepreneurship

d) Food and nutrition

9. How were you selected for the programme?

a) I registered

b) I was appointed by people from the organization

c) I was running a small business in the area some

d) I had some academic qualification

e) Others .....

**PART 3: DETAMINING BUSINESS MANAGEMENT SKILLS**

10. Did u used to run a business before enrolling at ITEZOW?

Yes

No

11. Are you currently running a business?

Yes

No

If not, terminate interview.

12. Has your business grown as a result of participating in income generating programmes at ITEZOW?

Yes

No

13. How do you think your business has grown?

.....  
.....

14. How much money do you make per day?

- a) 0-100 thousand kwacha
- b) 100-200 thousand kwacha
- c) 200-300 thousand kwacha
- d) 300 and above

15. Can you say your socio-economic needs are met as a result of your business growth?

Yes

No

16. What kinds of your needs are met as a result of your business growth?

Tick all applicable.

a) food/Nutritional needs

b) Electric and water bills

c) School fees

d) Health related needs

THANK YOU FOR YOUR PARTICIPATION!!!

## APPENDIX B

### WORK SCHEDULE

	2010	2010	2010	2010	2010	2011	2011	2011
STAGES	August	September	October	November	December	January	February	March
Planning and Preparatory stage	<b>X</b>							
Literature Review		<b>X</b>	<b>X</b>					
Proposal Writing			<b>X</b>	<b>X</b>				
Data Collection					<b>X</b>			
Data Analysis						<b>X</b>		
Report Writing							<b>X</b>	<b>X</b>

APPENDIX C

BUDGET

NO.	DESCRIPTION	QUANTITY	UNIT RATE	AMOUNT
1	<b>Stationery:</b>			
	<ul style="list-style-type: none"> <li>• Reams of paper</li> <li>• Pens</li> <li>• Pencils</li> <li>• Staplers</li> <li>• Perforators</li> <li>• Staples</li> </ul>	05	K30,000 x 5	K150,000
		05	K500 x 5	K 2,500
		10	K200 x 10	K 2,500
		01	K15,000 x 1	K 15,000
	<b>Sub Total</b>	01	K65,000 x 1	K 65,000
		01	K5,000	K 5,000
				<b>K239, 000</b>
2	<b>Secretarial Services</b>			
	Typing	25 pages	K2,500 x 25	K62,500
	Binding	03 pages	K5,000 x 3	K15,000
	Photo copying			
	- Proposal	22 pages	K150 x 22 x 3	K 9,900
	- Report	25 pages	K150 x 25 x 3	K11,250
	- Questionnaire	2 pages	K150 x 2 x 60	K18,000
	- Interview Guide	10 pages	K150 x 10	K15,000
	<b>Sub Total</b>			<b>K131, 650</b>
3	Travel Expenses	01 person	K20,000 x 14 days	K280,000
	<b>Sub Total</b>			K280,000
	Lunch Allowance	14 days	K50,000 x 14	K700,000
4	<b>Sub Total</b>			<b>K700, 000</b>

5	<b>Consumables</b> (a) Stationery (b) Subtotal for secretarial services (c) Subtotal for Travel <b>Sub Total</b>		K239,000 K131,000 K280,000 <b>K650, 000</b>	
6	8% Contingency on consumables			K52,052
7	<b>Others</b> (a) Contingency (b) Lunch Allowance  <b>GRAND TOTAL</b>			K52,052 K650,000  <b>K1, 402,652</b>